

Information to identify the case:

Debtor 1	Bridget M. Tutt-McCray	Social Security number or ITIN	xxx-xx-3041
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 13-33765-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bridget M. Tutt-McCray
aka Bridget Tutt, aka Bridget Jarrellos

8/4/16

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Bridget M. Tutt-McCray
 Debtor

Case No. 13-33765-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Aug 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2016.

db
 514318928 +Bridget M. Tutt-McCray, 42 Midvale Lane, Willingboro, NJ 08046-3157
 514318929 +Continental Finance LL, 121 Continental Dr Ste 1, Newark, DE 19713-4347
 514318931 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 514318932 +Law Enforcement Systems, PO Box 2182, Milwaukee, WI 53201-2182
 514318932 Lourdes Medical Center Of Burlington Cty, PO Box 822112, Philadelphia, PA 19182-2112
 514436536 +MIDNIGHT VELVET, c/o CREDITORS BANKRUPTCY SERVICE, P.O. Box 740933, Dallas, TX 75374-0933
 514318933 +Merchants Credit Guide, 223 W. JACKSON BLVD., Suite 400, Chicago, IL 60606-6974
 514572729 +Midfirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 514575113 +Midland Mortgage,, A Division of MidFirst Bank, Attn: Bankruptcy Dept., 999 N.W. Grand Boulevard, Oklahoma City, OK 73118-6051
 514318934 +Midland Mtg/midfirst, ATTN: BANKRUPTCY, Pob 26648, Oklahoma City, OK 73126-0648
 514318935 Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
 514699521 #+Mr. Lee's Bail Bonds, Attn: Law Offices Of John O. Poindexter, 110 Marter Ave, Ste 401, Moorestown, NJ 08057-3124
 514706127 +New Jersey Housing and Mortgage, Finance Agency, c/o Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
 514318937 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Dept Of Treasury, Division Of Taxation, PO Box 245, Trenton, NJ 08695-0283)
 514318938 +Westampton Twp Mun Court, 710 Rancocas Rd, Westampton, NJ 08060-5642

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 04 2016 22:44:04 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 04 2016 22:44:02 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 514318927 +EDI: CAPITALONE.COM Aug 04 2016 22:28:00 Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3439
 514318930 +EDI: AMINFOFP.COM Aug 04 2016 22:28:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 515019453 EDI: PRA.COM Aug 04 2016 22:28:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 515019454 EDI: PRA.COM Aug 04 2016 22:28:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 514397828 +E-mail/Text: csidl@sbcglobal.net Aug 04 2016 22:44:22 Premier BankCard/Charter, PO Box 2208, Vacaville, CA 95696-8208
 514331105 +EDI: DRIV.COM Aug 04 2016 22:28:00 Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284
 514318936 +EDI: DRIV.COM Aug 04 2016 22:28:00 Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Midfirst Bank
 cr* +Midnight Velvet c/o Creditors Bankruptcy Service, PO BOX 740933, Dallas, TX 75374-0933
 514573325* +Midfirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 514573592* +Midfirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 515209929* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Dept Of Treasury, Division Of Taxation, PO Box 283, Trenton, NJ 08695-0283)
 515269282* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)
 515209930* +Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244

TOTALS: 1, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 24

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Amy L. Knapp on behalf of Debtor Bridget M. Tutt-McCray alk@sgoldsteinlaw.com,
G31979@notify.cincompass.com;notices@uprightlaw.com
Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Lee Martin Perlman on behalf of Debtor Bridget M. Tutt-McCray ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com

TOTAL: 7